

State of Washington
Office of Insurance Commissioner

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Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

2002 Washington Market Share and Loss Ratio

Line of Business: Private Passenger Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$163,866	13.75%	\$162,390	\$117,250	72.20%
2	Farmers Ins Co Of WA	21644	WA	\$129,435	10.86%	\$130,314	\$81,544	62.57%
3	Allstate Ins Co	19232	IL	\$94,243	7.91%	\$97,669	\$53,425	54.70%
4	Safeco Ins Co Of IL	39012	IL	\$68,423	5.74%	\$68,628	\$39,768	57.95%
5	Pemco Mut Ins Co	24341	WA	\$61,023	5.12%	\$60,452	\$32,972	54.54%
6	United Services Auto Assoc	25941	TX	\$37,670	3.16%	\$37,446	\$23,575	62.96%
7	Pemco Ins Co	18805	WA	\$33,527	2.81%	\$33,724	\$18,850	55.89%
8	Allstate Ind Co	19240	IL	\$29,062	2.44%	\$29,806	\$18,768	62.97%
9	Mutual Of Enumclaw Ins Co	14761	WA	\$27,844	2.34%	\$27,531	\$14,919	54.19%
10	USAA Cas Ins Co	25968	TX	\$27,474	2.31%	\$27,151	\$17,893	65.90%
11	Geico General Ins Co	35882	MD	\$24,682	2.07%	\$24,115	\$14,516	60.19%
12	Hartford Underwriters Ins Co	30104	CT	\$24,673	2.07%	\$25,345	\$13,658	53.89%
13	Nationwide Mut Ins Co	23787	OH	\$18,445	1.55%	\$18,294	\$9,568	52.30%
14	State Farm Fire And Cas Co	25143	IL	\$18,027	1.51%	\$17,433	\$15,860	90.98%
15	Mid-Century Ins Co	21687	CA	\$16,812	1.41%	\$16,370	\$10,336	63.14%
16	Glens Falls Ins Co	34622	DE	\$15,954	1.34%	\$15,723	\$9,003	57.26%
17	Government Employees Ins Co	22063	MD	\$15,013	1.26%	\$14,686	\$8,818	60.05%
18	Unigard Ins Co	25747	WA	\$13,881	1.16%	\$13,637	\$7,981	58.52%
19	Progressive American Ins Co	24252	FL	\$12,567	1.05%	\$12,025	\$6,414	53.34%
20	First Natl Ins Co Of Amer	24724	WA	\$12,566	1.05%	\$13,034	\$6,748	51.77%
21	Grange Ins Assn	22101	WA	\$11,807	0.99%	\$11,671	\$7,491	64.19%
22	Liberty Mut Fire Ins Co	23035	MA	\$11,699	0.98%	\$10,623	\$7,189	67.68%
23	Progressive Northwestern Ins Co	42919	WA	\$11,118	0.93%	\$10,820	\$4,573	42.27%
24	Country Mut Ins Co	20990	IL	\$10,971	0.92%	\$10,659	\$6,393	59.97%
25	Progressive Preferred Ins Co	37834	OH	\$10,886	0.91%	\$11,449	\$6,139	53.62%
26	Progressive Northern Ins Co	38628	WI	\$10,458	0.88%	\$10,046	\$4,794	47.73%
27	Metropolitan Cas Ins Co	40169	RI	\$9,989	0.84%	\$9,707	\$5,587	57.55%
28	North Pacific Ins Co	23892	OR	\$9,400	0.79%	\$9,575	\$4,826	50.40%
29	Illinois Natl Ins Co	23817	IL	\$8,885	0.75%	\$8,129	\$5,520	67.91%
30	Financial Ind Co	19852	CA	\$8,494	0.71%	\$8,825	\$6,209	70.36%
31	Nationwide Mut Fire Ins Co	23779	OH	\$8,065	0.68%	\$8,485	\$4,108	48.42%
32	Progressive Cas Ins Co	24260	OH	\$7,768	0.65%	\$7,021	\$3,927	55.93%
33	Geico Ind Co	22055	MD	\$7,705	0.65%	\$7,103	\$3,525	49.62%
34	Allstate Prop & Cas Ins Co	17230	IL	\$7,369	0.62%	\$5,316	\$3,470	65.28%
35	Amica Mut Ins Co	19976	RI	\$7,287	0.61%	\$6,830	\$4,089	59.86%
36	Dairyland Ins Co	21164	WI	\$7,033	0.59%	\$6,831	\$4,130	60.45%
37	National Merit Ins Co	39004	WA	\$6,363	0.53%	\$6,252	\$3,423	54.75%
38	AIU Ins Co	19399	NY	\$6,218	0.52%	\$6,124	\$3,355	54.78%
39	Viking Ins Co Of WI	13137	CO	\$5,494	0.46%	\$5,476	\$2,845	51.95%
40	Amex Assur Co	27928	IL	\$5,324	0.45%	\$4,843	\$3,599	74.32%
All 201 Other Companies				\$173,985	14.60%	\$169,803	\$99,789	58.77%
Totals (Loss Ratio is average)				\$1,191,508	100.00%	\$1,181,362	\$716,846	60.68%

(1)Excluding all Loss Adjustment Expenses (LAE)